

What is claimed is:

- 1 1. A system comprising:
 - 2 a pharmacy benefit manager that provides a pharmaceutical benefit program;
 - 3 one or more individuals that are members of the pharmaceutical benefit program; and
 - 4 a discount price list provided by the pharmacy benefit manager that regulates the cost
 - 5 of pharmaceuticals provided to the members by the pharmacy benefit manager such that the
 - 6 members pay the pharmacy benefit manager in-full directly for any pharmaceuticals provided
 - 7 based on the discount price list.
- 1 2. The system as recited in claim 1, wherein the discount price list is a variable
2 discount price list that tracks a known standard pharmaceutical price list.
- 1 3. The system as recited in claim 1, wherein the individuals pay a membership
2 fee to the pharmacy benefit manager to join the pharmaceutical benefit program.
- 1 4. The system as recited in claim 3, wherein the membership fee is paid by the
2 individual's employer.
- 1 5. The system as recited in claim 3, wherein the membership fee is paid by the
2 individual's business.
- 1 6. The system as recited in claim 3, wherein the membership fee is a renewal fee.
- 1 7. The system as recited in claim 1, wherein the member includes his/her family
2 in the pharmaceutical benefit program.
- 1 8. The system as recited in claim 1, further comprising a pharmaceutical listing
2 provided by the pharmacy benefit manager to the members.

1 9. The system as recited in claim 8, wherein the pharmaceutical listing comprises
2 basic listings and premium listings.

1 10. The system as recited in claim 9, wherein the basic listings are provided to
2 pharmaceutical companies free of charge.

1 11. The system as recited in claim 9, wherein the premium listings are provided to
2 pharmaceutical companies upon payment of a premium listing fee.

1 12. The system as recited in claim 9, wherein the premium listings include a link
2 to a customizable web page for the pharmaceutical company that is accessible via a global
3 telecommunications network.

1 13. The system as recited in claim 9, wherein the premium listings include a link
2 to the pharmaceutical company's web site.

1 14. The system as recited in claim 9, wherein the premium listings are customized
2 for each pharmaceutical company.

1 15. The system as recited in claim 8, wherein the discount price list and the
2 pharmaceutical listing is accessible via a global telecommunications network.

1 16. The system as recited in claim 8, wherein the discount price list and the
2 pharmaceutical listing are searchable by the members using one or more search criteria.

1 17. The system as recited in claim 1, further comprising one or more
2 advertisements provided by the pharmacy benefit manager to the members.

1 18. The system as recited in claim 17, wherein an advertiser pays the pharmacy
2 benefit manager an advertising fee to provide the advertisements to the members.

1 19. The system as recited in claim 18, wherein the advertisement provided to a
2 member is based on one or more search criteria used to search the pharmaceutical listing.

1 20. A method for providing a pharmaceutical benefit program comprising the
2 steps of:

3 receiving a membership fee from one or more individuals to become members of the
4 pharmaceutical benefit program; and

5 providing a discount price list that regulates the cost of pharmaceuticals provided to
6 the members by a pharmacy benefit manager such that the members pay the pharmacy
7 benefit manager in-full directly for any pharmaceuticals provided based on the discount price
8 list.

1 21. A computer program embodied on a computer readable medium for providing
2 a pharmaceutical benefit program comprising:

3 a code segment for receiving a membership fee from one or more individuals to
4 become members of the pharmaceutical benefit program; and

5 a code segment for providing a discount price list that regulates the cost of
6 pharmaceuticals provided to the members by a pharmacy benefit manager such that the
7 members pay the pharmacy benefit manager in-full directly for any pharmaceuticals provided
8 based on the discount price list.

1 22. An apparatus for providing a pharmaceutical benefit program comprising:
2 a server;
3 one or more storage devices communicably coupled to the server, the one or more
4 data storage devices containing a discount price list that regulates cost of pharmaceuticals
5 provided to the members by a pharmacy benefit manager such that the members pay the
6 pharmacy benefit manager in-full directly for any pharmaceuticals provided based on the
7 discount price list;
8 a communications interface communicably coupled to the server that allows a
9 member to access the discount price list; and
10 wherein the member is an individual that has paid a membership fee to join the
11 pharmaceutical benefit program.

1 23. A direct point-of-sale system comprising:
2 a network of one or more pharmacies;
3 one or more customers having access to the network of one or more pharmacies;
4 a variable discount drug price list web site on a global telecommunications network
5 that tracks a known standard drug price list that regulates the price of drugs to the customers
6 by the pharmacies and wherein the customer pays the network of pharmacies in-full directly
7 for drugs on the variable discount price list; and
8 a basic or a premium drug price listing on the variable discount drug price list web
9 site, wherein the premium drug price listing provides a link to a separate page about the drug.

1 24. The direct point of sale system of claim 25, the separate page about the drug is
2 defined further as being a link to the web site on a global telecommunications network of the
3 drug company.

1 25. The direct point of sale system of claim 25, wherein the separate page about
2 the drug is defined further as an advertisement for that specific drug.

1 26. The direct point of sale system of claim 25, the separate page about the drug is
2 defined further as a web page with several drugs advertised by a single manufacturer.

1 27. The direct point of sale system of claim 25, wherein the basic and premium
2 listings comprises a drug name, drug strength and a price.